

Referral Program Rules

Effective date: July 6, 2026 · Website: proriski.com

Operator: Velora Technologies FZE LLC, Business Centre, Sharjah Publishing City Free Zone, Sharjah, UAE · Formation Number: 4428598

Legal matters: privacy@proriski.com · Support: support@proriski.com

Translation of the Russian original; in case of discrepancy, the Russian version prevails.

1. General provisions

These Rules govern participation in the ProRiski referral program (the "Program"). The organiser of the Program is Velora Technologies FZE LLC. The Rules form part of the ProRiski user terms and apply together with the Terms of Use and the Privacy Policy.

Definitions: "referrer" — a user who invites others via their referral link; "referral" — a new user who registered via the referrer's link; "sub-referral" — a user invited by a referral; "balance" — the referrer's earnings account within ProRiski.

By participating in the Program (creating or distributing a referral link), the user confirms that they have read and accept these Rules.

2. Participation conditions

Registered ProRiski users aged 18 or over whose account is not blocked or restricted may participate in the Program.

ProRiski may refuse participation, suspend participation or exclude a user from the Program in the event of a breach of these Rules or the Terms of Use, or upon reasonable suspicion of abuse.

The Program does not constitute an employment, agency or partnership relationship, an offer of investment services or a guarantee of income. Participation in the Program is free of charge.

3. What the referral receives

The referral receives a 30% discount on the first month of the monthly Pro subscription. The discount is applied automatically upon registration via the referral link and payment, applies only to the first month and only to the monthly Pro plan; from the second month the regular price shown on the website applies.

The discount cannot be combined with other promo codes and promotions and is granted to one user once. Annual plans, Lifetime access and other products participate in the Program only if expressly stated on the website.

4. What the referrer receives

The referrer receives earnings from actual payments made by invited users:

Level 1 — 20% of each successful payment by a direct referral. Level 2 — 5% of each successful payment by a sub-referral. The depth of the Program is limited to two levels.

The percentage is calculated on the amount actually paid (taking applied discounts into account), in US dollars; payments in other currencies are converted at the payment provider's rate at the time of the successful payment.

Earnings accrue while the referrer's own paid ProRiski subscription is active. If the referrer's subscription ends, new earnings are suspended; the previously accrued balance is retained. Payments for Lifetime access (if introduced) do not generate earnings, unless otherwise stated on the website.

5. Hold period and earning statuses

Each earning goes through a 45-day hold period from the moment of the successful payment that generated it. During the hold period the earning is shown in the balance but is unavailable for withdrawal and internal spending.

The hold period is established to protect against payment refunds and abuse. After the hold period expires, the earning becomes available, provided the payment has not been refunded or disputed.

6. Payouts

The minimum withdrawal amount is \$100 of available (post-hold) balance. Withdrawal requests are processed monthly, on the 5th, for the preceding period.

Payout methods: USDT, PayPal, bank transfer. The availability of a specific method may depend on the recipient's country and the requirements of payment providers. Payment method fees and network fees may be deducted from the payout amount; an approximate fee is shown when submitting a request.

A user's first payout, as well as any payout exceeding \$300, undergoes manual review. ProRiski may request confirmation of the recipient's details before a payout and may decline a request in the event of incomplete or inaccurate details.

7. Using the balance within ProRiski

Instead of withdrawing, the referrer may use the available balance to pay for the subscription and other paid ProRiski features. No minimum amount applies to internal use; conversion is equal — \$1 of balance equals \$1 of feature value.

8. Refunds and adjustments (clawback)

If a payment that generated an earning is refunded or disputed (chargeback), the corresponding earning is cancelled and deducted from the referrer's balance, including where it has already been withdrawn or spent — in that case the balance may become negative.

With a negative balance, payouts and internal spending are unavailable until it is repaid by subsequent earnings. Systematic refunds by invited users may trigger a review and restriction of participation in the Program.

9. Prohibited actions

The following are prohibited in the Program: self-referral — inviting oneself, one's alternative accounts or persons linked to the referrer by a single payment relationship; creating fictitious accounts and simulating payments; mass automatic setting of referral tags (cookie stuffing) and attribution spoofing; spam, misleading statements about ProRiski's terms, promising trading profits when distributing the link; any actions that distort the accounting of invitations and payments.

ProRiski applies automated and manual checks. If a violation is detected, ProRiski may refuse to count invitations, cancel earnings, suspend payouts, exclude the user from the Program and block the account in accordance with the Terms of Use. During a review, a payout request may be shown with the status "under review".

10. Taxes

Earnings under the Program may be recognised as the recipient's income. The referrer is solely responsible for declaring and paying applicable taxes in their jurisdiction. ProRiski is not the referrer's tax agent, unless expressly required by applicable law.

11. Changes to and termination of the Program

ProRiski may change the terms of the Program, including percentages, the minimum withdrawal amount, the hold period, payout methods and the list of participating plans, and may suspend or terminate the Program.

A new version of the Rules is published on the website with its effective date; ProRiski additionally announces material changes via email, the personal account or a banner at least 14 days in advance. Changes apply to future earnings; earnings accrued before changes take effect are retained on the previous terms, except in cases of detected violations.

Upon termination of the Program, the referrer will be able to withdraw or use the available balance exceeding the minimum withdrawal amount within 90 days of the termination date, unless a longer period is required by law.

12. Final provisions

The provisions of the Terms of Use on governing law, dispute resolution, limitation of liability and account blocking apply to these Rules.

Program questions and payout requests: support@proriski.com. Legal matters: privacy@proriski.com.